

## Retiree Activities Office Yokota AB, Japan



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**Newsletter** 

Sep - Oct 2015

A publication of the Yokota Retiree Activities Office (RAO) whose mission is to support the base Commander in providing information and assistance to military retirees, their family members, and surviving spouses residing in the Tokyo Metropolitan area, and surrounding prefectures. Articles appearing in this newsletter are compiled from local sources; newsletters received by the RAO, and U.S. government sources. Information has been edited and reprinted for the benefit of our retiree population. While every effort has been made to ensure the accuracy of the information herein, no absolute guarantee of accuracy or currency can be given nor should be assumed.

We All Need to Prepare for the Inevitable: For many "old school" retirees, what happened after you passed on was thought to be an automatic process as far as taking care of the paperwork for getting survivor benefits to family members. You spouse only needed a copy of your DD214, your Military ID Card, and a copy of your death certificate. Those were the good old days. But that was then. Now, it's just a bit different. What paperwork do our spouses/family members need?

To find out, Jon Gallock one of our RAO staff members sat down with Ms. Tanquer L. Dyer, who is the Casualty Assistance Representative and Survivor Benefits councilor for Yokota. She explained that the system has not gotten easier to report a retiree's death and process the papers. Those retirees who have not kept their records up to date or didn't think that certain documents mattered are doing their family members a disservice. On the other side of the coin, those retirees who have a system for keeping records up to date are doing their families a big favor.

Documents Ms. Dyer would like retirees to keep include: DD214's (All of them.), Retirement/Transfer Orders, most recent DFAS Statements, SBP Papers (If any), Marriage/Divorce Papers, U.S. Income Tax filings, Social Security Earnings Statement, any Veteran Administration papers/files, an up to date passport, Birth Certificates (Family), Power of Attorney, a Will, and written directions on whom to contact and what to do after you die.

The preceding list is not all-inclusive, so Tanquer wants us (retirees) to know that she is available to sit down with you and your spouse and review your documentation and make suggestions on what to add or delete from what you have. Additionally, dying in Japan adds a couple of more layers to the process. Which means you really should make an appointment to see her.

You can contact Tanquer L. Dyer at:

Phone: (DSN): 315-225-2066 (From off base): 042-552-2510 Ext. 52066

Make Appointments On-Line: Did you know that appointments for renewal of ID cards and DEERS updates at the Yokota Military Personnel Section (MPS) could be made on-line? You can take your chances as a walk-in, but remember people with a reservation have priority. Training days may also affect whether the MFP is closed for business. Avoid a possible long waiting time by booking your appointment on line at the MPS appointment web site: MPS Appointments.

When to Start Collecting Social Security Benefits? For younger military retirees not yet collecting Social Security Benefits, what is the best age to start receiving benefits? This varies a lot. For an exact answer, at the end of this article are a couple of services you can use. In general your check is always reduced for life if you file for any benefit before what Social Security calls your "normal retirement age." That's 66 for people born before 1954 or earlier and rises gradually every year. For those born in 1960 or later, normal retirement is 67. There's a bonus for collecting your benefits late: Social Security pays an extra 8 percent for every year past "normal "that you delay your claim, up to age 70.

For more information:

www.ssa.gov

http://www.aarp.org

DFAS Information: Affordable Care Act coming this January. Under the ACA, all Americans including all military members (active duty, retired, Selected Reserve, or Retired Reserve) and their eligible family members must have health care coverage that meets a minimum standard called minimum essential coverage or pay a fee. Your TRICARE coverage meets the minimum essential coverage requirement under the ACA.

Beginning in January 2016, DFAS will be providing IRS Form 1095-C to all U.S. military members, and IRS Form 1095-B to all Retirees, Annuitants, former spouses and all other individuals having TRICARE coverage during all or any portion of tax year 2015. An IRS Form 1095 documents you (and your family members, if applicable) have the minimum essential coverage. Individuals who do not have minimum essential coverage and do not qualify for an exemption may be liable for the individual shared responsibility payment.

These forms will document the information that DFAS will provide to the IRS on yourself and your authorized family members. The forms will be required to be reported with your 2015 federal tax return. DFAS will provide you with IRS Form 1095 series forms no later than Jan. 31, 2016. If you have a myPay account you can opt to receive Form 1095-B via electronic delivery instead of waiting for it to arrive by mail.

You can find more information about the impact of the Affordable Care Act on your federal income tax at: <a href="http://www.irs.gov/Affordable-Care-Act">http://www.irs.gov/Affordable-Care-Act</a>, or <a href="http://www.dfas.mil/taxes/aca.html">http://www.dfas.mil/taxes/aca.html</a>.

DFAS myPay Account: The most convenient way to manage your DFAS Retirement Pay Account is through myPay, DFAS' online account management system. MyPay provides faster service, security, accessibility and reliability to all DFAS customers worldwide. You can go to <a href="https://www.dfas.mil">www.dfas.mil</a> for instructions on how to establish a myPay account. When tax season rolls around, you can download your IRS Forms1099-R and 1095-B to your computer.

The Retiree Activities Office is here to assist anyone who may need assistance in opening a myPay account.

<u>Customs and Courtesies</u>: According to AFI 34-1201 Para. 2.17, during the playing of national anthems of friendly nations, military members and civilians should render the same customs and courtesies as those given during the playing of the United States national anthem.

Please ensure you are rendering proper customs and courtesies for both the US and Japanese national anthems.

## **Contacting the RAO**:

We are located on Friendship Blvd. in building 445, 1<sup>st</sup> floor

By phone from (DSN): 225-8324

By Phone from off-base (042) 552-2510 extension 58324

Voice mail 24 hours a day

Email: yokota.rao@us.af.mil

Operating hours: 0900-1200 Monday, Thursday, Friday, and 0900-1500 Tuesday and Wednesday.

Welcome aboard to our latest volunteer Ernest Richardson (Retired USAF). Ernie will be at the RAO desk on Tuesdays from 1200 -1500. Stop by and say hello.

Don't forget to visit the RAO on FaceBook. Comments are encouraged and appreciated.

Your comments concerning this newsletter are solicited and appreciated. If you have any suggestions for future articles please feel free to send your ideas to the RAO e-mail address listed above.